

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Original) A system for updating merchant on file payment data at a payment processor comprising:
 - a merchant processing selection system receiving selection data for one of two or more types of on file payment data update processing; and
 - a merchant account update system receiving the selection data and processing account update data based on the selection data.
2. (Original) The system of claim 1 further comprising a database extraction system receiving the selection data and extracting account update records from merchant transaction records stored at a transaction processing system.
3. (Original) The system of claim 1 further comprising a merchant download system receiving the selection data and extracting account update records from a merchant batch file received at a transaction processing system.
4. (Original) The system of claim 1 further comprising a merchant upload system receiving account update data from one or more card processor systems and converting the account update data based on a merchant record format.
5. (Original) The system of claim 1 further comprising a card processor rules system applying one or more card processor rules to the account update data.
6. (Original) The system of claim 1 further comprising an updater format system converting the account update data from a merchant format to a card processor system format.

7. (Original) The system of claim 1 further comprising a record submission system submitting the account update data to one of two or more card processor systems using procedures specific to each card processor system.

8. (Original) The system of claim 1 further comprising a card processor account update system receiving card processor rules and card processor format data from each of two or more card processor systems and applying the card processor rules and the card processor format data to the account update data prior to submission of the account update data to each card processor system.

9. (Original) The system of claim 1 further comprising a merchant account update system receiving merchant format data from each of two or more merchant systems and converting account update response data received from each of two or more card processor systems for each merchant system using the merchant format data for each merchant system.

10. (Original) The system of claim 1 further comprising an opt-out system receiving opt-out data from a card holder and extracting an account update record for that card holder from the account update data.

11. (Original) A method for updating merchant on file payment data at a payment processor comprising:

requesting an update type selection from a merchant;

extracting update records at the payment processor if an extraction update type selection is received from the merchant; and

formatting the extracted update records based on format rules for each of two or more card processing systems.

12. (Original) The method of claim 11 wherein extracting the update records at the payment processor if the extraction update type selection is received from the merchant comprises:

determining whether an update record has been previously submitted;

extracting the previously submitted update record from an update file if a response code for the previously submitted update record bars resubmission of the update record.

13. (Original) The method of claim 11 further comprising:
receiving a merchant update request file if a batch update type selection is received from the merchant; and
formatting the merchant update request file based on format rules for each of two or more card processing systems.

14. (Original) The method of claim 11 further comprising applying one or more card processor rules for one or more of the card processing systems to the extracted update records.

15. (Original) The method of claim 11 wherein extracting the update records at the payment processor if the extraction update type selection is received from the merchant comprises:
determining whether an update record is for a restricted merchant category for one or more of the card processing systems; and
removing the update record associated with the restricted merchant category code from an update file.

16. (Original) A method for updating merchant on file payment data at a payment processor comprising:
requesting an update type selection from a merchant;
extracting update records at the payment processor if an extraction update type selection is received from the merchant; and
receiving update records from the merchant if a batch update type selection is received from the merchant.

17. (Original) The method of claim 16 further comprising applying one or more card processing system formats to the update records.

18. (Original) The method of claim 16 further comprising applying one or more card processing system rules to the update records.

19. (Original) The method of claim 16 further comprising:
receiving update response records from one or more card processing systems in response to submission of the update records to the one or more card processing systems; and
applying a merchant format to the update response records.

20. (Original) The method of claim 16 further comprising submitting the update records to two or more card processing systems based on an update record submission process set by each of the card processing systems.

21. (New) The system of claim 1 wherein the a merchant processing selection system receiving the selection data for one of two or more types of on file payment data update processing comprises means for receiving the selection data for one of two or more types of on file payment data update processing.